

S U P P L E M E N T
to the
CERTIFICATE OF MEMBERSHIP
in the
Civil Service Retirement System

- | | | <u>Reason for change</u> |
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| 1. Insert in
Sec. II, line 6 | The words "Air Force" between the words "Navy" and "Marine Corps". | Establishment of the Air Force as an independent branch of the military service. |
| 2. Substitute for
Sec. V, par. 3(a) | <u>Widow or widower survivor-annuitant.</u> - As a married employee retiring for any reason, other than discontinued service after five years, you may take a reduced annuity and thus provide an annuity for your widow or widower upon your death. Your named survivor will receive the annuity at age 50, or immediately upon your death if he or she is already past age 50, and it will continue until death or remarriage. <u>Your rate of annuity will be determined by reducing (1) the first \$1,500 of the full rate due you by five per cent, (2) any balance over that figure by ten per cent, and (3) the full rate by three-fourths of one per cent for each full year your wife or husband is under age 60 at your retirement, the total reduction not to exceed 25 per cent of the full rate. Your survivor's rate of annuity will be one-half of your full rate.</u> | Passage of Act of Sept. 30, 1949, which liberalized the survivorship feature of the Retirement Act. |
| 3. Omit from
Sec. V, par. 3(b) | The clause "excluding any part of it purchased by voluntary contributions". | Adoption of regulation permitting a retiring employee either to use all of his voluntary contribution account for his own annuity or to share it with a named survivor. |
| 4. Add to
Sec. VI, par. 2 | Should you elect to share your voluntary contribution account with a survivor-annuitant, this purchasable amount will be further reduced in accordance with the table shown under Sec. V-3(b). | Same as 3. |
| 5. Insert in
Sec. IX Note | The word "generally" between the words "is" and "excluded". | Same as 3. |

IMPORTANT - ATTACH THIS SUPPLEMENT TO YOUR CERTIFICATE OF MEMBERSHIP